**DALE SIMS** STATE TREASURER



JANICE CUNNINGHAM EXECUTIVE ASSISTANT

## Dear BEST Customer:

A college education is of paramount importance to ensure the success of our children and the success of Tennessee. With the ever increasing cost of college, saving early is prudent. The State of Tennessee offers the BEST Prepaid Plan through the Baccalaureate Education System Trust. Additionally, we have teamed up with the State of Georgia to bring you the *Path2College 529 Plan*, which is a 529 savings plan. By helping to offer Tennessee residents the *Path2College 529 Plan*, we are able to bring to your attention a program with significant strengths.

## Path2College 529 Plan

The *Path2College 529 Plan* offers many advantages and will provide you with a smart college savings program designed to help you save for college. The *Path2College 529 Plan* offers:

- **Seven investment options.** The *Path2College 529 Plan* offers seven investment options. These investment options include a Managed Allocation, Aggressive Managed Allocation, 100% Equity, Balanced Fund, 100% Fixed Income, Money Market and a Guaranteed Option. These choices allow you to select an option or combination of options to fit your needs and investment philosophy.
- Low total annual asset-based fees. The total annual asset based fees for the investment options in the *Path2College 529 Plan* range from .51% to .75%. With low fees, more of your investments can go toward your child's college cost, rather than to fees. Additionally, as a direct-sold 529 plan, the *Path2College 529 Plan* does not subject you to advisor commissions or loads.
- Quality service. TIAA-CREF Tuition Financing, Inc. (TFI) manages the *Path2College 529 Plan*, so participants will receive a high level of service.

The State of Tennessee looks forward to helping you continue your college savings journey by teaming up with the State of Georgia to bring you the *Path2College 529 Plan*.

Sincerely,

Dale Sims

Treasurer, State of Tennessee

o Sins